

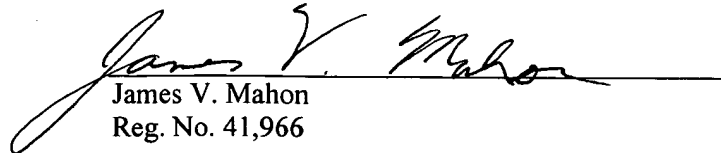
Attached hereto is a marked-up version of the changes made to the specification by the current amendment. The attached page is captioned "**Version with markings to show changes made.**"

Entry of this Amendment is respectfully requested. No new matter is presented.

Respectfully submitted,

Date:

Nov 29, 2001


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Application No. 09/724,075

VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Specification:

Paragraph beginning at line 2 of page 1 has been amended as follows:

This application is related to a U.S. patent application no. 09/723,694 entitled "Reduction of Financial Instrument Volatility" filed on [the same day naming the same inventors] November 28, 2000.